PATENT
Customer No. 22,852
Attorney Docket No. **07738.0155-00**

# BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

In re Application of: )
)
Leslie CHEONG et al. ) Group Art Unit: 3624
)
Application No.: 09/579,787 ) Examiner: Jagdish Patel
)
Filed: May 26, 2000 )
)
For: METHOD AND APPARATUS ) Confirmation No.: 9899
FOR SURROGATE CONTROL )
OF NETWORK-BASED )
ELECTRONIC TRANSACTIONS )

**Mail Stop Appeal Brief--Patents**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

## TRANSMITTAL OF APPEAL BRIEF (37 C.F.R. 41.37)

Transmitted herewith is the APPEAL BRIEF in this application with respect to the

Notice of Appeal filed on June 7, 2004.

This application is on behalf of

☐ Small Entity ☒ Large Entity

Pursuant to 37 C.F.R. 41.20(b)(2), the fee for filing the Appeal Brief is:

☐ $170.00 (Small Entity)

☒ $340.00 (Large Entity)

TOTAL FEE DUE:

Notice of Appeal Fee $[Fee]

Extension Fee (if any) $980.00

Total Fee Due        $1,320.00

☒    Please charge the $1,320.00 fee to Deposit Account No. 06-0916.

<u>PETITION FOR EXTENSION</u>.  If any extension of time is necessary for the filing of this

Appeal Brief, and such extension has not otherwise been requested, such an extension

is hereby requested, and the Commissioner is authorized to charge necessary fees for

such an extension to our Deposit Account No. 06-0916.  A duplicate copy of this paper

is enclosed for use in charging the deposit account.

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated:  November 9, 2004          By:_____
                                                        D. Kent Stier
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## APPEAL BRIEF UNDER BOARD RULE § 41.37

Appellants submit this Brief on Appeal in response to the final rejection of claims

1-7, 12-20, 25-33, 38-44, 49-52, and 57-66 in an Office Action dated December 5, 2003.

Pending Claims 1-66 are set forth in the Appendix submitted herewith. In accordance

with Board Rule 41.37, this Brief is timely filed subsequent to a corresponding Notice of

Appeal filed on June 7, 2004, (received on June 9, 2004) and a request for a three

month extension of time filed concurrently with these papers to extend the period for .

taking appropriate action to November 9, 2004. The fees required under 37 C.F.R. §

1.17(c) totaling $1,320.00 should be charged to Deposit Account No. 06-0916. If any

additional fees are due, Appellants request that these fees be charged to Deposit

Account No. 06-0916.

I.    **Real Party Interest**

The real party in interest is The Coca-Cola Company as indicated by an

assignment recorded on August 8, 2001, on Reel 012091 at Frame 0565.

II.   **Related Appeals and Interferences**

Presently, Appellants know of no other related appeals or interferences that may

have a bearing on the Board's decision in the current appeal.

III.  **Status Of Claims**

Claims 1-66 are pending in this application.  Claims 1-7, 12-20, 25-33, 38-44, 49-

52, and 57-66 were finally rejected by the Examiner and, therefore, are the focus of this

appeal.

IV.   **Status Of Amendments**

Subsequent to the final rejection, Appellants filed an Amendment After Final on

March 5, 2004, in accordance with the Examiner's suggestions for allowance.  However,

no advisory action has been received in response to this Amendment After Final.

V.    **Summary Of Invention**

A method and apparatus for surrogate control of electronic commerce

transactions are provided that include a surrogate system through which an individual

without a credit card is enabled to shop at online merchant sites.  Upon opening an

account within the surrogate system, the account can be funded using numerous fund

sources, for example credit cards, checking accounts, money orders, gift certificates,

incentive codes, online currency, coupons, and stored value cards.  A user with a

funded account can shop at numerous merchant web sites through the surrogate system using a typical client computer World Wide Web (web) browser. When merchandise is selected for purchase, a purchase transaction is executed in which a credit card belonging to the surrogate system is assigned to the user. The assignment can be permanent or temporary. The credit card is loaded with funds from the user's corresponding funded account, and used to complete the purchase transaction. While the surrogate system is transparent to the user, controls are provided that include monitoring the data streams and, in response, controlling the information flow between the user and the merchant sites.

## VI.   Issues

The issue on appeal is as follows: Whether the rejection of Claims 1-7, 12-20, 25-33, 38-44, 49-52, and 57-66 under 35 U.S.C. § 102(b) is proper when the applied reference fails to teach each and every element recited in the claims.

## VII.   Grouping Of Claims

Appellants submit that the claims on appeal stand or fall together. In particular, each of the claims recites, for example, a credit card or debit card account. As set forth in detail below, at least these elements are not taught by any of the references cited by the Examiner.

## VIII.   Argument

Claims 1-66 are pending in the application, of which Claims 1, 15, 28, 41, 49, and 57-61 are independent. In the final Office Action dated December 5, 2003, the Examiner rejected Claims 1-7, 12-20, 25-33, 38-44, 49-52, and 57-66 under 35 U.S.C. §

102(b) as being anticipated by U.S. Patent No. 6,295,522 ("*Boesch*"). Claims 8-11, 21-24, 34-37, 45-48, and 53-56 were objected to in the final Office Action, but were deemed allowable if rewritten in independent form including all the limitations of the base claim and any intervening claims. In the Amendment After Final Filed on March 5, 2004, it was proposed to amend Claims 1, 15, 28, 41, 49 to include the subject matter of allowable dependent Claims 11, 24, 37, 48, and 56, respectively. Furthermore, in the Amendment After Final, it was proposed to cancel Claims 11, 24, 37, 48, and 56-61 without prejudice or disclaimer. On March 26, 2004, a Notice of Allowability was supposedly issued by the Examiner in response to the Amendment After Final, but was never mailed. Instead, the Examiner informed Appellants that the application was being subjected to a second review, but failed to respond to the Amendment After Final. Without any response on the record from the Examiner, Appellants were forced to file this Appeal to preserve their rights in the present application.

Appellants respectfully submit that the Amendment After Final Filed on March 5, 2004, should be entered. Consequently, once the Amendment After Final is entered, independent Claims 1, 15, 28, 41, and 49 patentably distinguish the present invention over the cited art, and Appellants respectfully request withdrawal of this rejection of Claims 1, 15, 28, 41, and 49. Dependent Claims 2-10, 12-14, 16,-23, 25-27, 29-36, 38-40, 42-47, 50-55, and 62-66 will also be allowable at least for the reasons above regarding independent Claims 1, 15, 28, 41, and 49, and by virtue of their respective dependencies upon independent Claims 1, 15, 28, 41, and 49. Accordingly, upon entry of the Amendment After Final, Appellants respectfully request withdrawal of this rejection of dependent Claims 2-10, 12-14, 16,-23, 25-27, 29-36, 38-40, 42-47, 50-55,

and 62-66. (In sum, following entry of the Amendment After Final, Claims 1-10, 12-23, 25-36, 38-47, 49-55, and 62-66 remain in the application with Claims 11, 24, 37, 48, and 56-61 being canceled.)

However, if the Examiner decides that the above mentioned allowable subject matter is no longer allowable based on the second review, Appellants respectfully submit that Claim 1-66 are allowable at least for the reasons set forth in the Amendment filed September 9, 2003, which is incorporated herein by reference and attached as an exhibit after the appendix.

## IX.  Appendix

An attached appendix contains a copy of the claims involved in this appeal. Because the Amendment After Final has not been entered, the attached appendix contains a copy of the claims in their state prior to entry of the Amendment After Final.

## X.  Conclusion

In view of the foregoing discussion, Appellants submit that: (i) the Amendment After Final filed on March 5, 2004, should be entered and a Notice of Allowance should be issued allowing Claims 1-10, 12-23, 25-36, 38-47, 49-55, and 62-66; or (ii) the final rejection of Claims 1-7, 12-20, 25-33, 38-44, 49-52, and 57-66 should be reversed based at least on the arguments made in the Amendment filed September 9, 2003 and a Notice of Allowance should be issued allowing Claims 1-66.

To the extent that any further extension of time under 37 C.F.R. § 1.136 is

required to obtain entry of this Appeal Brief, such extension is hereby respectfully

requested.  If there are any fees due under 37 C.F.R. §§ 1.16 or 1.17 which are not

enclosed herewith, including any fees required for an extension of time under 37 C.F.R.

§ 1.136, please charge such fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: November 9, 2003              By:_____

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**APPENDIX TO APPEAL BRIEF OF NOVEMBER 9, 2004**

1.    A method for surrogate control of electronic commerce

transactions, comprising:

funding at least one surrogate account in a surrogate electronic system;

accessing at least one electronic commerce system through the surrogate

electronic system;

selecting at least one item for purchase from the at least one electronic

commerce system;

selecting at least one credit card account in the surrogate electronic

system;

determining an amount due to complete at least one purchase transaction

on the at least one electronic commerce system;

transferring funds equal to the amount due from the at least one surrogate

account to the at least one credit card account; and

executing the at least one purchase transaction using the at least one

credit card account.

2.    The method of claim 1, further comprising performing fraud

detection on at least one fund source.

3. The method of claim 1, wherein funding comprises placing funds in the at least one surrogate account from at least one fund source, wherein the at least one fund source includes at least one fund source selected from a group consisting of credit cards, checks, money orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored value cards.

4. The method of claim 3, wherein funding using online electronic currency comprises:

determining a plurality of online electronic currency balances in a plurality of accounts;

aggregating an amount of online electronic currency from the plurality of accounts.

5. The method of claim 1, wherein accessing is transparent.

6. The method of claim 1, further comprising:

compiling records of purchase transactions completed through the surrogate electronic system;

presenting at least one list of merchants rank ordered according to the compiled records.

7. The method of claim 1, further comprising controlling information provided through the surrogate electronic system from the at least one electronic commerce system.

8. The method of claim 7, wherein the controlling comprises:

monitoring data streams;

performing pattern recognition on data streams transferred from the at least one electronic commerce system;

determining content of the data streams;

controlling information provided from the at least one electronic commerce system in response to the content.

9. The method of claim 8, wherein controlling includes at least one operation selected from a group consisting of inserting additional information into the data stream, substituting information in the data stream, filtering information in the data stream, and removing information from the data stream.

10. The method of claim 7, wherein the controlling comprises:

assigning a surrogate electronic mail address to a user that is mapped to an actual electronic mail address of the user;

providing the surrogate electronic mail address to the at least one electronic commerce system in response to requests for the actual electronic mail address;

filtering and categorizing electronic mail received from the at least one

electronic commerce system, wherein sensitive information of the surrogate

electronic system is removed; and

forwarding the filtered electronic mail to the actual electronic mail address

of the user.


11.     The method of claim 1, further comprising reconciling transactions

for the at least one credit card account, wherein reconciling includes:

maintaining a surrogate system ledger including at least one balance for

the at least one surrogate account and at least one corresponding purchase

transaction record;

periodically receiving a credit account statement ledger including purchase

transactions resulting in a change in the at least one balance; and

using the credit account statement ledger to adjust the surrogate system

ledger.


12.     The method of claim 1, wherein determining an amount due to

complete at least one purchase transaction comprises:

determining a total amount due to complete the at least one purchase

transaction;

determining a value of applicable credits selected from a group consisting

of coupons, merchant incentives, and surrogate system incentives; and

subtracting the value of applicable credits from the total amount due to get the amount due.

13.    The method of claim 1, wherein selecting at least one credit card account includes determining if the available credit of the at least one credit card account is sufficient to cover a purchase amount of the at least one purchase transaction.

14.    The method of claim 1, wherein transferring funds comprises:

determining if a balance of the at least one surrogate account is enough to cover the amount due; and

increasing the balance of the at least one surrogate account if the balance is not enough, the increasing including receiving and aggregating funds from a plurality of fund sources.

15.    A system for surrogate control of electronic commerce transactions, comprising:

a surrogate web site coupled among at least one client computer, at least one financial system, and at least one database including at least one user account, wherein the at least one user account is funded by a user with at least one user funding source;

at least one proxy server coupled among the at least one database, the at least one client computer, and at least one electronic merchant system, wherein

at least one purchase transaction is supported on ~~the~~ at least one client browser

and the at least one electronic merchant system through the at least one proxy

server, wherein payment for the at least one purchase transaction is funded

using a surrogate funding source loaded with funds from the at least one user

account, the surrogate funding source comprising a credit card account.


16.    The system of claim 15, further comprising at least one fraud

detection device for performing fraud detection scoring on the at least one user

funding source and information associated with the user.


17.    The system of claim 15, wherein the at least one user account is

funded by placing funds in the at least one user account from the at least one

user funding source, wherein the at least one user funding source includes at

least one funding source selected from a group consisting of credit cards,

checks, money orders, gift certificates, incentives, online electronic currency,

Automatic Teller Machines, and stored value cards.


18.    The system of claim 17, wherein funding using online electronic

currency comprises:

determining a plurality of online electronic currency balances in a plurality

of accounts at a plurality of locations on at least one network;

aggregating an amount of online electronic currency from the plurality of

accounts.

19. The system of claim 15, wherein the at least one proxy server:

compiles records of purchase transactions completed through the system;

presents to the user at least one list of electronic merchant systems rank ordered according to the compiled records.

20. The system of claim 15, wherein the at least one proxy server controls information provided through the surrogate web site from the at least one electronic merchant system, wherein the at least one proxy server includes at least one shopping proxy server and at least one email proxy server.

21. The system of claim 20, wherein the controlling comprises:

monitoring data streams;

performing pattern recognition on data streams transferred from the at least one electronic merchant system;

determining content of the data streams;

controlling information provided to the at least one client browser from the at least one electronic merchant system in response to the content.

22. The system of claim 21, wherein controlling includes at least one operation selected from a group consisting of inserting additional information into the data stream, substituting information in the data stream, filtering information in the data stream, and removing information from the data stream.

23. The system of claim 20, wherein the controlling comprises:

assigning a surrogate electronic mail address to the user that is mapped to an actual electronic mail address of the user;

providing the surrogate electronic mail address to the at least one electronic merchant system in response to requests for the actual electronic mail address;

filtering and categorizing electronic mail received from the at least one electronic merchant system, wherein sensitive information of the system for surrogate control is removed; and

forwarding the filtered electronic mail to the actual electronic mail address of the user.

24. The system of claim 15, wherein the at least one proxy server reconciles transactions for the at least one user account, wherein reconciling includes:

maintaining a surrogate system ledger including at least one balance for the at least one user account and at least one corresponding purchase transaction record;

periodically receiving a credit account statement ledger including purchase transactions resulting in a change in the at least one balance; and

using the credit account statement ledger to adjust the surrogate system ledger.

25.    The system of claim 15, wherein the at least one proxy server determines an amount due to complete the at least one purchase transaction by:

determining a total amount due to complete the at least one purchase transaction;

determining a value of applicable credits selected from a group consisting of coupons, merchant incentives, and surrogate system incentives; and

subtracting the value of applicable credits from the total amount due to get the amount due.

26.    The system of claim 15, wherein payment for the at least one purchase includes determining if the available credit of the surrogate funding source is sufficient to cover a purchase amount of the at least one purchase transaction.

27.    The system of claim 15, wherein payment for the at least one purchase transaction comprises:

determining if a balance of the at least one user account is enough to cover the amount due; and

increasing the balance of the at least one user account if the balance is not enough, the increasing including receiving and aggregating funds from a plurality of fund sources.

28.    A device for controlling electronic commerce transactions, comprising at least one surrogate processing system including a database coupled among at least one client computer and at least one electronic merchant system and a surrogate web site and at least one financial system and at least one transparent proxy server, wherein the at least one surrogate processing system is configured to:

fund at least one surrogate account in the database;

access the at least one electronic merchant system to allow selection of items for purchase from the at least one electronic merchant system using the at least one client computer;

select at least one surrogate credit card account;

determine an amount due to complete at least one purchase transaction on the at least one electronic merchant system;

transfer funds equal to the amount due from the at least one surrogate account to the at least one surrogate credit card account; and

execute the at least one purchase transaction using the at least one surrogate credit card account.


29.    The device of claim 28, wherein the at least one surrogate processing system is further configured to perform fraud detection scoring on at least one fund source.

30. The device of claim 28, wherein funding comprises placing funds in the at least one surrogate account from at least one fund source, wherein the at least one fund source includes at least one fund source selected from a group consisting of credit cards, checks, money orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored value cards.

31. The device of claim 30, wherein funding using online electronic currency comprises:

determining a plurality of online electronic currency balances in a plurality of accounts at a plurality of locations on at least one network;

aggregating an amount of online electronic currency from the plurality of accounts.

32. The device of claim 28, wherein the at least one surrogate processing system is further configured to:

compile records of purchase transactions completed through the surrogate electronic system;

present to a user at least one list of merchants rank ordered according to the compiled records.

33. The device of claim 28, wherein the at least one surrogate processing system is further configured to control information provided through the surrogate electronic system from the at least one electronic commerce

system using the at least one transparent proxy server, wherein the at least one transparent proxy server includes at least one shopping proxy server and at least one email proxy server.

34. The device of claim 33, wherein the control of information comprises:

monitoring data streams;

performing pattern recognition on data streams transferred from the at least one electronic commerce system;

determining content of the data streams;

controlling information provided to the at least one client computer from the at least one electronic commerce system in response to the content.

35. The device of claim 34, wherein controlling information includes at least one operation selected from a group consisting of inserting additional information into the data stream, substituting information in the data stream, filtering information in the data stream, and removing information from the data stream.

36. The device of claim 33, wherein the control of information comprises:

assigning a surrogate electronic mail address to a user that is mapped to an actual electronic mail address of the user;

providing the surrogate electronic mail address to the at least one electronic commerce system in response to requests for the actual electronic mail address;

filtering and categorizing electronic mail received from the at least one electronic commerce system, wherein sensitive information of the surrogate electronic system is removed; and

forwarding the filtered electronic mail to the actual electronic mail address of the user.

37.    The device of claim 28, wherein the at least one surrogate processing system is further configured to reconcile transactions for the at least one credit card account by:

maintaining a surrogate system ledger including at least one balance for the at least one surrogate account and at least one corresponding purchase transaction record;

periodically receiving a credit card account statement ledger including purchase transactions resulting in a change in the at least one balance; and

using the credit card account statement ledger to adjust the surrogate system ledger.

38.    The device of claim 28, wherein determining an amount due to complete at least one purchase transaction comprises:

determining a total amount due to complete the at least one purchase transaction;

determining a value of applicable credits selected from a group consisting of coupons, merchant incentives, and surrogate system incentives; and

subtracting the value of applicable credits from the total amount due to get the amount due.

39.    The device of claim 28, wherein selecting at least one surrogate credit card account includes determining if the available credit of the at least one surrogate credit card account is sufficient to cover a purchase amount of the at least one purchase transaction.

40.    The device of claim 28, wherein transferring funds comprises:

determining if a balance of the at least one surrogate credit card account is enough to cover the amount due; and

increasing the balance of the at least one surrogate credit card account if the balance is not enough, the increasing including receiving and aggregating funds from a plurality of fund sources.

41.    A computer readable medium containing executable instructions which, when executed in a processing system, causes the system to control electronic commerce transactions, the control comprising:

funding at least one surrogate account in a surrogate electronic system;

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accessing at least one electronic commerce system through the surrogate electronic system;

selecting at least one item for purchase from the at least one electronic commerce system;

selecting at least one credit card account in the surrogate electronic system;

determining an amount due to complete at least one purchase transaction on the at least one electronic commerce system;

transferring funds equal to the amount due from the at least one surrogate account to the at least one credit card account; and

executing the at least one purchase transaction using the at least one credit card account.


42.    The computer readable medium of claim 41, wherein funding comprises placing funds in the at least one surrogate account from at least one fund source, wherein the at least one fund source includes at least one fund source selected from a group consisting of credit cards, checks, money orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored value cards, wherein funding using online electronic currency includes determining a plurality of online electronic currency balances in a plurality of accounts, and aggregating an amount of online electronic currency from the plurality of accounts.

43. The computer readable medium of claim 41, wherein the control further comprises:

compiling records of purchase transactions completed through the surrogate electronic system;

presenting at least one list of merchants rank ordered according to the compiled records.


44. The computer readable medium of claim 41, wherein the control further comprises controlling information provided through the surrogate electronic system from the at least one electronic commerce system.


45. The computer readable medium of claim 44, wherein controlling information comprises:

monitoring data streams;

performing pattern recognition on data streams transferred from the at least one electronic commerce system;

determining content of the data streams; and

controlling information provided from the at least one electronic commerce system in response to the content.


46. The computer readable medium of claim 45, wherein controlling information includes at least one operation selected from a group consisting of inserting additional information into the data stream, substituting information in

the data stream, filtering information in the data stream, and removing information from the data stream.

47.     The computer readable medium of claim 44, wherein controlling information comprises:

assigning a surrogate electronic mail address to a user that is mapped to an actual electronic mail address of the user;

providing the surrogate electronic mail address to the at least one electronic commerce system in response to requests for the actual electronic mail address;

filtering and categorizing electronic mail received from the at least one electronic commerce system, wherein sensitive information of the surrogate electronic system is removed; and

forwarding the filtered electronic mail to the actual electronic mail address of the user.

48.     The computer readable medium of claim 41, wherein the control further comprises reconciling transactions for the at least one credit card account, wherein reconciling includes:

maintaining a surrogate system ledger including at least one balance for the at least one surrogate account and at least one corresponding purchase transaction record;

periodically receiving a credit card account statement ledger including

purchase transactions resulting in a change in the at least one balance; and

using the credit card account statement ledger to adjust the surrogate

system ledger.

49.    An electromagnetic medium containing executable instructions

which, when executed in a processing system, causes the system to control

electronic commerce transactions, the control comprising:

funding at least one surrogate account in a surrogate electronic system;

accessing at least one electronic commerce system through the surrogate

electronic system;

selecting at least one item for purchase from the at least one electronic

commerce system;

selecting at least one credit card account in the surrogate electronic

system;

determining an amount due to complete at least one purchase transaction

on the at least one electronic commerce system;

transferring funds equal to the amount due from the at least one surrogate

account to the at least one credit card account; and

executing the at least one purchase transaction using the at least one

credit card account.

50. The electromagnetic medium of claim 49, wherein funding comprises placing funds in the at least one surrogate account.from at least one fund source, wherein the at least one fund source includes at least one fund source selected from a group consisting of credit cards, checks, money orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored value cards, wherein funding using online electronic currency includes determining a plurality of online electronic currency balances in a plurality of accounts, and aggregating an amount of online electronic currency from the plurality of accounts.

51. The electromagnetic medium of claim 49, wherein the control further comprises:

compiling records of purchase transactions completed through the surrogate electronic system;

presenting at least one list of merchants rank ordered according to the compiled records.

52. The electromagnetic medium of claim 49, wherein the control further comprises controlling information provided through the surrogate electronic system from the at least one electronic commerce system.

53. The electromagnetic medium of claim 52, wherein controlling information comprises:

monitoring data streams;

performing pattern recognition on data streams transferred from the at least one electronic commerce system;

determining content of the data streams; and

controlling information provided from the at least one electronic commerce system in response to the content.


54.    The electromagnetic medium of claim 53, wherein controlling information includes at least one operation selected from a group consisting of inserting additional information into the data stream, substituting information in the data stream, filtering information in the data stream, and removing information from the data stream.


55.    The electromagnetic medium of claim 52, wherein controlling information comprises:

assigning a surrogate electronic mail address to a user that is mapped to an actual electronic mail address of the user;

providing the surrogate electronic mail address to the at least one electronic commerce system in response to requests for the actual electronic mail address;

filtering and categorizing electronic mail received from the at least one electronic commerce system, wherein sensitive information of the surrogate electronic system is removed; and

forwarding the filtered electronic mail to the actual electronic mail address of the user.

56.   The electromagnetic medium of claim 49, wherein the control further comprises reconciling transactions for the at least one credit card account, wherein reconciling includes:

maintaining a surrogate system ledger including at least one balance for the at least one surrogate account and at least one corresponding purchase transaction record;

periodically receiving a credit card account statement ledger including purchase transactions resulting in a change in the at least one balance; and

using the credit card account statement ledger to adjust the surrogate system ledger.

57.   A method for surrogate control of electronic commerce transactions comprising updating a debit card issuing authority with an available spending limit associated with a debit card, the available spending limit equal to an amount of credit associated with at least one surrogate account.

58.   A system for surrogate control of electronic commerce transactions comprising a physical debit card, issued by a debit card issuing authority, having an available spending limit equal to an amount of credit associated with at least

one user account, the debit card issuing authority being updated with the available spending limit.

59.     A device for controlling electronic commerce transactions, comprising at least one surrogate processing system configured to update a debit card issuing authority with an available spending limit associated with a debit card issued by the debit card issuing authority, the available spending limit being equal to an amount of credit associated with at least one surrogate account.

60.     A computer readable medium containing executable instructions which, when executed in a processing system, causes the system to control electronic commerce transactions, the control comprising updating a debit card issuing authority with an available spending limit associated with a debit card, the available spending limit equal to an amount of credit associated with at least one surrogate account.

61.     An electromagnetic medium containing executable instructions which, when executed in a processing system, causes the system to control electronic commerce transactions, the control comprising updating a debit card issuing authority with an available spending limit associated with a debit card, the available spending limit equal to an amount of credit associated with at least one surrogate account.

62.	The method of claim 3, wherein incentives comprise incentive codes resulting from the purchase of a product.

63.	The system of claim 17, wherein incentives comprise incentive codes resulting from the purchase of a product.

64.	The device of claim 30, wherein incentives comprise incentive codes resulting from the purchase of a product.

65.	The computer readable medium of claim 43, wherein incentives comprise incentive codes resulting from the purchase of a product.

66.	The electromagnetic medium of claim 50, wherein incentives comprise incentive codes resulting from the purchase of a product.